



\*Paid Wells Fargo Home Mortgage: \$1,191.81

7. **CLAIMS IN DEFAULT [§ 1322 (b)(3) and (5) and § 1322(e)]** — The trustee will cure defaults on the following claims as set forth below. The debtor will pay for the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

Creditor	Amount of Default	Int. rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. <b>-NONE-</b>						
b.						

8. **OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)]** — The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beg. in Mo. #	(Monthly Pmnts)	(No. of Pmnts)	=	Pmnts on Account of Claim	+	(Adq. Prot. from ¶ 3)	=	TOTAL PAYMENTS
Wfs Financial/Wachovia Dealer Services	\$ 4,654.00	\$ 4,654.00	5.25	1	\$ 88.62	56	\$	5,301.60	\$	0.00	\$	*5,301.60
a.												
b. TOTAL											\$	5,301.60

\*Paid Wfs Financial/Wachovia Dealer Services: \$339.38

9. **PRIORITY CLAIMS** — The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. <b>Attorney Fees</b>	\$ 2,200.00	\$ 61.75	1	34	\$ *2,200.00
b. TOTAL					\$ 2,200.00

\*Paid Attorney Fees: \$143.23

10. **SEPARATE CLASSES OF UNSECURED CREDITORS** — In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows: **-NONE-**. The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. <b>-NONE-</b>						\$
b. TOTAL						\$ 0.00

11. **TIMELY FILED UNSECURED CREDITORS** — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ **1,347.41** [line 1(d) minus lines 2, 6(a), 7(b), 8(a), 9(b) and 10(a)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ **0.00**.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ **0.00**.
- c. Total estimated unsecured claims are \$ **0.00** [line 11(a) + line 11(b)].

12. **TARDILY-FILED UNSECURED CREDITORS** — All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10 or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. **OTHER PROVISIONS** —

Title in any secured property will vest in the debtor upon payment of the secured portion of the creditor's claim and debtor's discharge. The debtor shall receive a discharge upon completion of the scheduled plan payments or upon

payment of 100% of timely filed unsecured claims, whichever occurs first. Trustee shall not pay any untimely filed general unsecured creditors (excluding taxing authorities). Claims filed as secured but for which the plan makes no express provision shall be paid as unsecured claims as set forth in Paragraph 11 above.

A proof of claim may be filed by any entity that holds a claim against the debtor for taxes that become payable to a governmental unit while the case is pending and the trustee shall pay such claim as submitted as funds are available pursuant to 11 U.S.C. Statute 1305.

The debtor shall send the Trustee each year during the Chapter 13 Plan copies of his/her federal and state income tax returns at the time they are filed. The debtor shall also promptly report to the Trustee the receipt of any federal and state tax refunds for the duration of this Chapter 13 case and shall be entitled to retain the first \$1,200 (single debtor) or \$2,000 (joint debtor), plus any earned income credit (EIC) and any Minnesota Working Family Credit. Any remaining amounts shall be turned over to the Chapter 13 trustee as additional plan payments.

**14. SUMMARY OF PAYMENTS —**

Trustee's Fee [Line 2]	\$	<u>3,344.00</u>
Home Mortgage Defaults [Line 6(a)]	\$	<u>0.00</u>
Claims in Default [Line 7(b)]	\$	<u>21,246.99</u>
Other Secured Claims [Line 8(b)]	\$	<u>5,301.60</u>
Priority Claims [Line 9(b)]	\$	<u>2,200.00</u>
Separate Classes [Line 10(a)]	\$	<u>0.00</u>
Unsecured Creditors [Line 11]	\$	<u>1,347.41</u>
<b>TOTAL [must equal Line 1(d)]</b>	<b>\$</b>	<b><u>33,440.00</u></b>

*Insert Name, Address, Telephone and License Number of Debtor's Attorney:*

**Wesley W. Scott 0264787**  
**Lund Kain Scott, PA**  
**13 7th Ave. S**  
**St. Cloud, MN 56301**  
**320-252-0330**  
**0264787**

Signed /s/ Richard Lee Poepping  
**Richard Lee Poepping**  
DEBTOR

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

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In re:

BKY: 12-60107

Richard Lee Poepping

Debtor

Chapter 13

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the Notice of Hearing and Motion, Schedule I, Amended Schedule J, Memorandum in Support of Debtor's Motion for Post Confirmation Modification and Modified Chapter 13 Plan was served upon all parties electronically:

U.S. Trustee  
1015 U.S. Courthouse  
300 S 4<sup>th</sup> St  
Minneapolis MN 55415

Kyle Carlson, Chapter 13 Trustee  
PO Box 519  
Barnesville MN 56514

And upon all parties in interest at the addresses set forth in the exhibit which is attached hereto, by first class mail:

on June 26, 2012.

Dated: June 26, 2012

LUND KAIN & SCOTT, P.A.

/e/ WESLEY W. SCOTT-#0264787  
13 7<sup>th</sup> Avenue South  
St. Cloud, MN 56301  
(320) 252-0330

AVON STATE BANK  
104 N AVON AVE  
AVON MN 56310

WELLS FARGO BANK  
AMERICA'S SERVICING CO.  
25 DALE ST N  
SAINT PAUL MN 55102

WELLS FARGO HOME MORTGAGE  
C/O REITER & SCHILLER PA  
25 NORTH DALE STREET  
SAINT PAUL MN 55102-2227

WFS FINANCIAL/WACHOVIA DEALER  
SERVICES  
PO BOX 3569  
RANCHO CUCAMONGA CA 91730

062512

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

**Richard Lee Poepping**  
Debtor(s).

**SIGNATURE DECLARATION**

Case No. 12-60107

- ☐ PETITION, SCHEDULES & STATEMENTS  
☐ CHAPTER 13 PLAN  
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION  
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
☒ MODIFIED CHAPTER 13 PLAN  
☒ OTHER (Please describe: MOTION TO MODIFY POST CONFIRMATION CHAPTER 13 PLAN)

I [We], the undersigned debtor(s) or authorized representative of the debtor, ***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date:

6-25-12  
**X** Richard Lee Poepping  
Signature of Debtor or Authorized Representative

**X**

Signature of Joint Debtor

Richard Lee Poepping

Printed Name of Debtor or Authorized Representative

Printed Name of Joint Debtor